

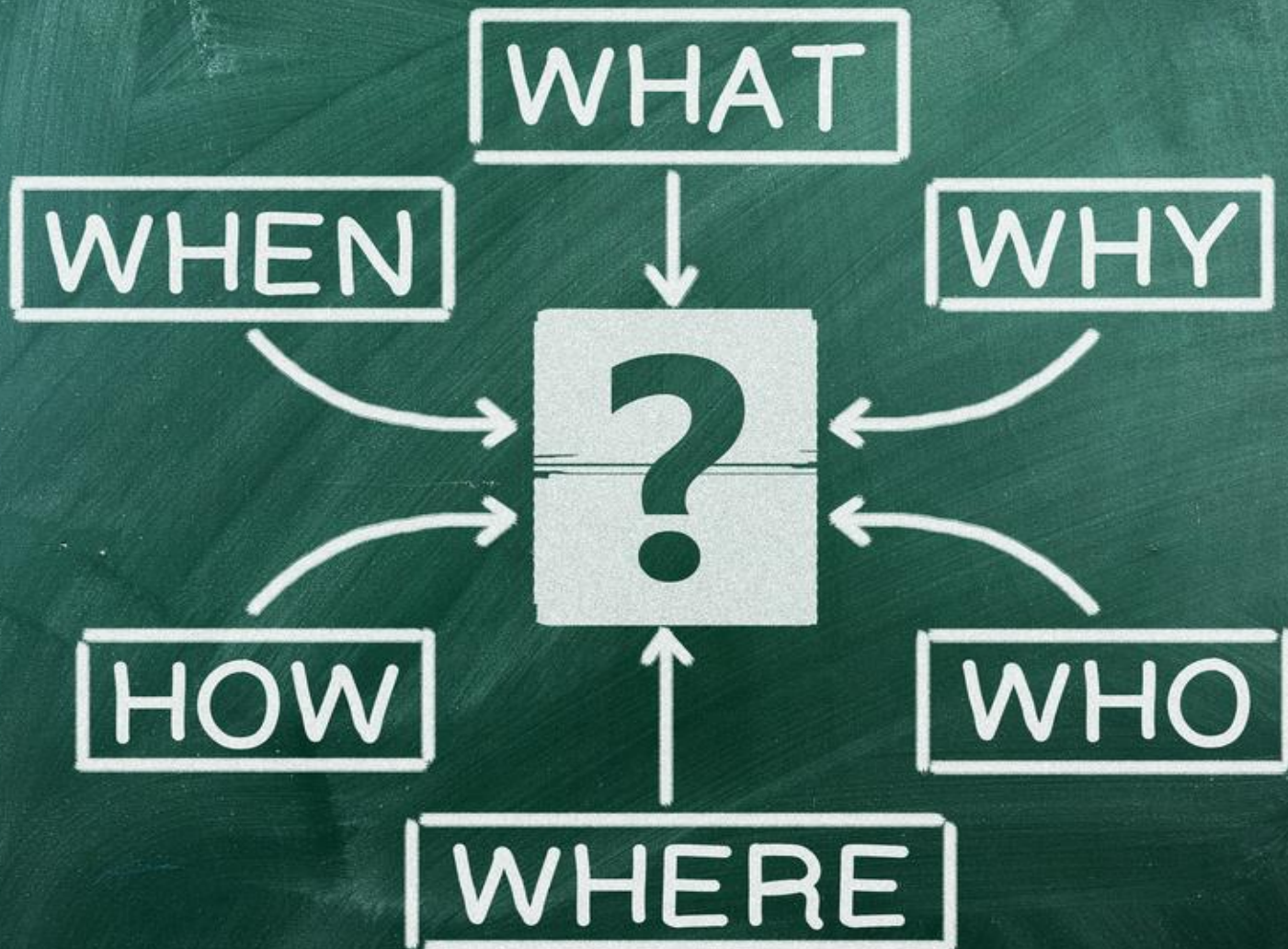
Is it time to refer?



Referral: *noun*: the act of directing someone to a different place or person for information, help or action, often to a person or group with more knowledge.

Do what you do best ...

... then refer the rest



Lincoln Chafee



- Trust is built with consistency

Ronald Reagan



- Trust but verify

- **We are living longer & surviving more illnesses**
- **35% of households have no savings**
- **Average is £1,205**
- **Need to protect your children**
- **£184,392 to raise a child**
- **1m people per year suffer prolonged absence from work**



There were **5.4 million** private sector businesses at the start of 2015.

- Of these, SMEs....
 - Account for 99.3% of businesses
 - Provide 60% of private sector employment
- Create almost one half of turnover

BUT

- Only **4%** have private healthcare
...leaving 96%

ALSO

- There are over 146,000 more smaller, non-employing business now, compared to 2012
- Employee turnover creates new group and individual opportunities

How many of your clients are:

- Company Directors?
- Part of an LLP?
- Self-employed?



Medisurance

INDEPENDENT PRIVATE MEDICAL INSURANCE BROKERS

P E R S O N A L A N D C O M P A N Y C O V E R

- 9m+ households are without buildings insurance
- 6m+ households have no contents insurance
- Over 6m households are underinsured
- 25% penetration rate
- £200bn+ of contents at risk

- It's a contractual obligation



- Talk to your peers
- Talk to your club or network
- Talk to providers

- Ongoing DD is key
- Understand their business model
- Understand their staff make up
- It is not a one off relationship

Referral Friday

A concept that is becoming more popular

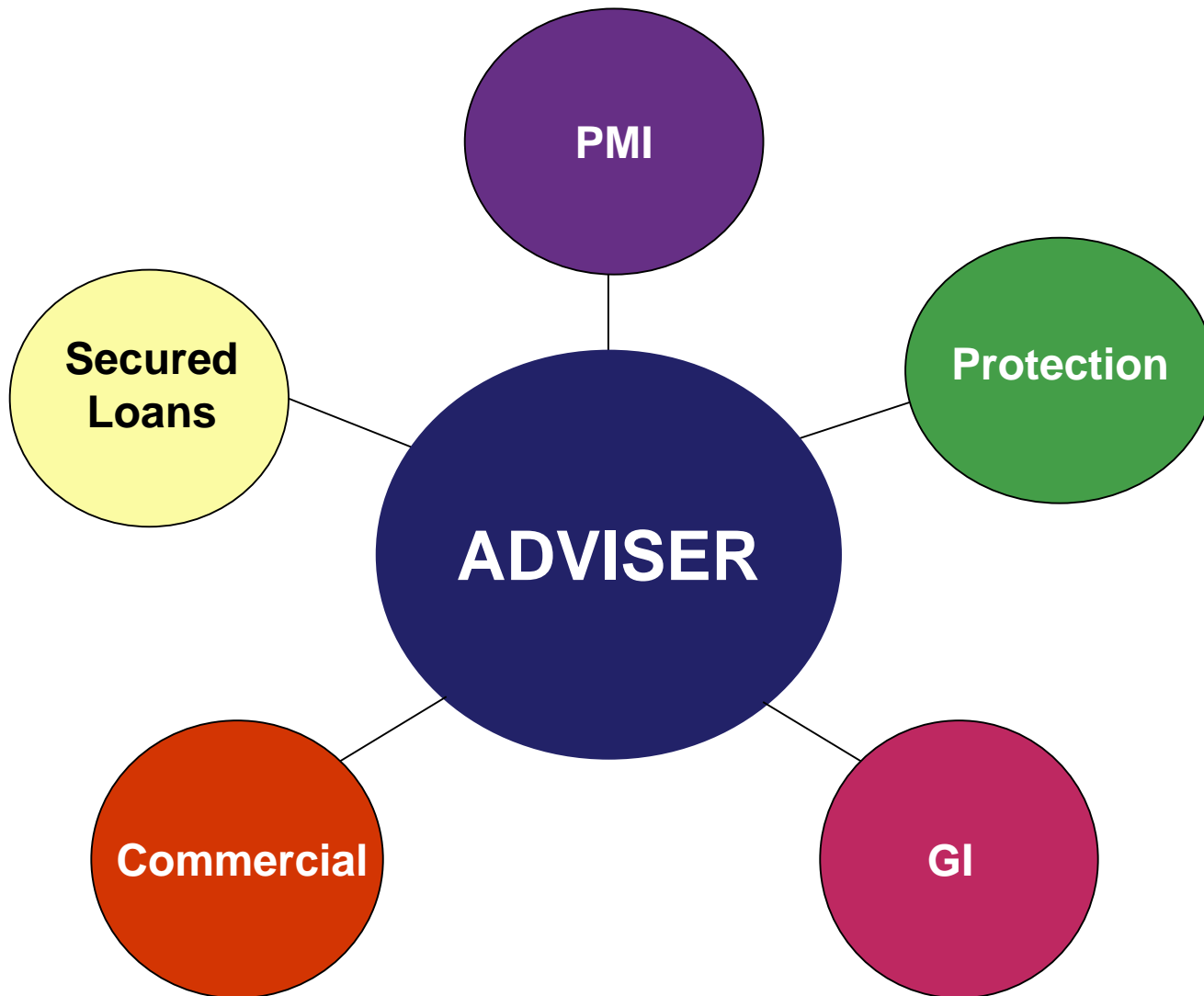
Achieving 100% of your business potential is possible if you integrate a robust referral system.

When your business levels are manageable you are not likely to utilise the referral processes.

However, when business is busy, having a referral process available allows you to continue to maximise both opportunity and service.



- Understand the needs of your clients
 - Satisfy their needs using all of your resources
 - Spot the new opportunities
 - Work in partnership
-
- Are you ready to refer?





Thank you